

Information to identify the case:

Debtor 1	<u>Aaron Wayne Cluck</u>	Social Security number or ITIN	xxx-xx-5830
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Jessica Michele Cluck</u>	Social Security number or ITIN	xxx-xx-8464
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 24-70067-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Aaron Wayne Cluck

Jessica Michele Cluck

6/5/24

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Aaron Wayne Cluck
Jessica Michele Cluck
Debtors

Case No. 24-70067-JAD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Jun 05, 2024

User: admin
Form ID: 318

Page 1 of 4
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Aaron Wayne Cluck, Jessica Michele Cluck, 165 Main Street, Woodbury, PA 16695-9443
15690451	Discover Bank, C/O Roger C. Hochschild, Pres. & CEO, 503 E. Market Street, Greenwood, DE 19950
15690460	+ Mortgage Electronic Registration Systems, Inc., 1901 E. Voorhees Street, Suite C, Danville, IL 61834-4512
15690462	+ Pennsylvania Equity Resources, Inc., 25 1/2 South Park Place, Newark, OH 43055-5505
15690466	+ TD Bank USA NA / Target Credit, C/O Leo Salom, Pres. & CEO, 2035 Limestone Road, Wilmington, DE 19808-5529
15690467	+ Torres Credit Services, Inc., 27 Fairview Street, P.O. Box 189, Carlisle, PA 17013-0189

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: BLMSWOPE	Jun 06 2024 03:53:00	Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
smg	EDI: PENNDEPTREV	Jun 06 2024 03:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 05 2024 23:57:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 06 2024 03:53:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 05 2024 23:57:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Jun 06 2024 03:53:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15690434	+ EDI: ATTWIREBK.COM	Jun 06 2024 03:53:00	AT&T, C/O Legal Department - Notice of Dispute, 208 S. Akard, Office #2900.13, Dallas, TX 75202-4206
15690433	+ Email/Text: BankruptcyNotices@Achieve.com	Jun 05 2024 23:57:00	Achieve Personal Loans, C/O Andrew Houser, Co-CEO, 1875 South Grant Street, Suite 400, San Mateo, CA 94402-2676
15690448	Email/Text: skeller@crossriver.com	Jun 05 2024 23:57:00	Cross River Bank, C/O Gilles Gade, Pres. & CEO, 400 Kelby Street, Fort Lee, NJ 07024
15690435	+ EDI: CAPITALONE.COM	Jun 06 2024 03:53:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285

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15690437	+ EDI: CAPONEAUTO.COM	Jun 06 2024 03:53:00	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
15690438	+ EDI: CAPONEAUTO.COM	Jun 06 2024 03:53:00	Capital One Auto Finance, C/O Capital One Financial Corp, 1680 Capital One Drive, Mc Lean, VA 22102-3407
15690436	+ EDI: CAPONEAUTO.COM	Jun 06 2024 03:53:00	Capital One Auto Finance, 3901 N Dallas Pkwy, Plano, TX 75093-7864
15690439	EDI: CAPONEAUTO.COM	Jun 06 2024 03:53:00	Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024-2359
15690440	+ EDI: CAPITALONE.COM	Jun 06 2024 03:53:00	Capital One Bank USA, N.A., C/O Capital One Financial Corp., Attn Richard D. Fairbank, Chairman & CEO, 1680 Capital One Drive, Mc Lean, VA 22102-3407
15690441	+ EDI: CITICORP	Jun 06 2024 03:53:00	Citi Card/Best Buy, Attn: Citicorp Cr Srvs Centralized Bankr, PO Box 790040, St Louis, MO 63179-0040
15690442	+ EDI: CITICORP	Jun 06 2024 03:53:00	Citibank, NA, C/O Jane Fraser, Pres. & CEO, 701 East 60th Street N., Sioux Falls, SD 57104-0432
15690443	+ EDI: WFNNB.COM	Jun 06 2024 03:53:00	Comenity Bank, C/O Baron Schlachter, Pres., One Righter Parkway, Wilmington, DE 19803-1533
15690444	+ EDI: WFNNB.COM	Jun 06 2024 03:53:00	Comenity Bank/Maurices, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
15690445	+ EDI: WFNNB.COM	Jun 06 2024 03:53:00	Comenity Bank/Victoria's Secret, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
15690446	+ Email/Text: bankruptcy@credencerm.com	Jun 05 2024 23:58:00	Credence Resource Management, LLC, Attn: Bankruptcy, 4222 Trinity Mills Road Suite 260, Dallas, TX 75287-7666
15690447	Email/Text: bankruptcy@credencerm.com	Jun 05 2024 23:58:00	Credence Resource Management, LLC, Attn: Bankruptcy, P.O. Box 2300, Southgate, MI 48195-4300
15690453	Email/Text: BKCourtNotices@yourmortgageonline.com	Jun 05 2024 23:57:00	Equity Resources Inc, 1 Corporate Dr, Lake Zurich, IL 60047-8945
15690449	+ Email/Text: electronicbkydocs@nelnet.net	Jun 05 2024 23:58:00	Department of Education/Nelnet, PO Box 82561, Lincoln, NE 68501-2561
15690450	+ EDI: DISCOVER	Jun 06 2024 03:53:00	Discover Bank, C/O Roger C. Hochschild, Pres. & CEO, 502 E. Market Street, Greenwood, DE 19950-9700
15690452	+ EDI: DISCOVER	Jun 06 2024 03:53:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
15690457	Email/Text: bk@freedomfinancialnetwork.com	Jun 05 2024 23:57:00	Freedom Plus, C/O Freedom Financial Asset Management,, LLC, 1875 S Grant Street, Ste 400, San Mateo, CA 94402-2676
15690454	Email/Text: collectionbankruptcies.bancorp@53.com	Jun 05 2024 23:58:00	Fifth Third Bank, Attn: Bankruptcy, Maildrop RCS83E 1830 E Paris Ave SE, Grand Rapids, MI 49546
15690455	Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jun 05 2024 23:57:00	First National Bank of Pennsylvania, C/O Vincenet J. Delie, Jr., One North Shore Center, Pittsburgh, PA 15212
15690456	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jun 05 2024 23:57:00	First National Bank of Pennsylvania, Attn: Legal Department, 3015 Glimcher Blvd., Hermitage, PA 16148-3343
15690458	+ Email/Text: bk@freedomfinancialnetwork.com	Jun 05 2024 23:57:00	FreedomPlus, Attn: Bankruptcy, 1875 South Grant St, Ste 400, San Mateo, CA 94402-2676
15690459	^ MEBN		

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15690461	Email/Text: electronicbkydocs@nelnet.net	Jun 05 2024 23:51:46	Mortgage Electronic Registration Systems, Inc., P.O. Box 2026, Flint, MI 48501-2026
15690463	EDI: SYNC	Jun 05 2024 23:58:00	Nelnet, Attn: Claims, P.O. Box 82505, Lincoln, NE 68501-2505
15690464	+ EDI: SYNC	Jun 06 2024 03:53:00	Synchrony Bank, C/O Brian Doubles, Pres. & CEO, 170 West S Election Road, Draper, UT 84020
15690465	+ EDI: WTRRN BANK.COM	Jun 06 2024 03:53:00	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
15690469	Email/Text: electronicbkydocs@nelnet.net	Jun 06 2024 03:53:00	Target National Bank, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
15690468	+ Email/Text: edbknotices@ecmc.org	Jun 05 2024 23:58:00	U.S. Department of Education, P.O. Box 2837, Portland, OR 97208-2837
15690470	+ Email/Text: electronicbkydocs@nelnet.net	Jun 05 2024 23:57:00	U.S. Department of Education, 400 Maryland Avenue, SW, Washington, DC 20202-0008
		Jun 05 2024 23:58:00	US Department of Education/glelsi, 2401 International Lane, Madison, WI 53704-3121

TOTAL: 39

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Capital One Auto Finance, a division of Capital On
cr		PENNSYLVANIA EQUITY RESOURCES, INC.

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 07, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2024 at the address(es) listed below:

Name	Email Address
Daniel J. Boger	on behalf of Debtor Aaron Wayne Cluck dnlboger@yahoo.com dboger@shepleylaw.com;mjury@shepleylaw.com;bk@shepleylaw.com;ldeist@shepleylaw.com
Daniel J. Boger	on behalf of Joint Debtor Jessica Michele Cluck dnlboger@yahoo.com dboger@shepleylaw.com;mjury@shepleylaw.com;bk@shepleylaw.com;ldeist@shepleylaw.com
Denise Carlon	on behalf of Creditor PENNSYLVANIA EQUITY RESOURCES INC. dcarlon@kmlawgroup.com

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Lisa M. Swope, Chapter 7 Trustee

lms@nsslawfirm.com PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com

Michael H Kaliner

on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. mkaliner@orlans.com

Michele M. Bradford

on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. mbradford@orlans.com,
PABKAttorneyecf@orlans.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

TOTAL: 7